

# PERSONAL BANKING

## Personal Money Market and Savings

Whether you have a nest egg to invest or want to save for a rainy day, you'll find just the right choice at State Bank of Texas.

	Jumbo Money Market	Money Market	Savings
Minimum deposit to open	\$100,000	\$1,000	\$100
Minimum daily balance required to earn interest	\$100,000	Interest paid on all balances	Interest paid on all balances
Monthly service charge	\$20	\$20	\$7
How to avoid monthly service charge	Maintain average daily balance of of \$25,000+	Maintain average daily balance of \$2,500+	Maintain average daily balance of of \$200+
Withdrawal limits	Six (6) pre-authorized transactions allowed per statement cycle.* A fee of \$25 fee will be applied for each additional debit.	Six (6) pre-authorized transactions allowed per statement cycle.*	Six (6) pre-authorized transactions or withdrawals allowed per statement cycle.* A fee of \$1 will applied for each additional debit transaction item.

\*A statement cycle is considered a period of four (4) weeks.

## Personal Checking

Checking just the way you like it: straightforward, with easy-to-use benefits and robust online and mobile capabilities.

### Enjoy these benefits!

- ✔ Unlimited deposits and withdrawals
- ✔ Free ATM/debit card
- ✔ Free ATM access at ATMs owned by State Bank of Texas
- ✔ Free online banking and bill pay
- ✔ Free mobile banking, featuring the custom SBT app
- ✔ Order checks online or by phone
- ✔ Minimum deposit of \$100 to open this account
- ✔ Maintain average daily balance of \$800 to avoid \$10 monthly maintenance fee